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ABSTRACT

This report on the changing nature of work examines developing issues and potential changes in the world of work relevant to life insurance company management. The main body of the report is divided into three sections. Topics covered in the first section are demography, women, minorities, the young worker, and blurring work roles. Challenges to management, expectations of supervisors, interface with the environment, individual rights, contract employment, and worker response to new management philosophies are discussed in section 2. In section 3, which deals with the work context, alternative work schedules, preparation for work, and technology and the workplace are described. Two scenarios (for work in the year 1995), attempting to provide credible paths to alternative futures, are presented. A fourth section summarizes the implications of these trends for life and health insurance company management. Topics dealt with in this section are life insurance personnel, management, marketing/sales, the agent, disability, and new products and practices. Capsulized descriptions of four other issues relating to criminal behavior and health care are given in a final section. A bibliography follows. (A related report entitled "Power and Decisions: Institutions in an Information Era" is available separately through ERIC- see note.) (MN)

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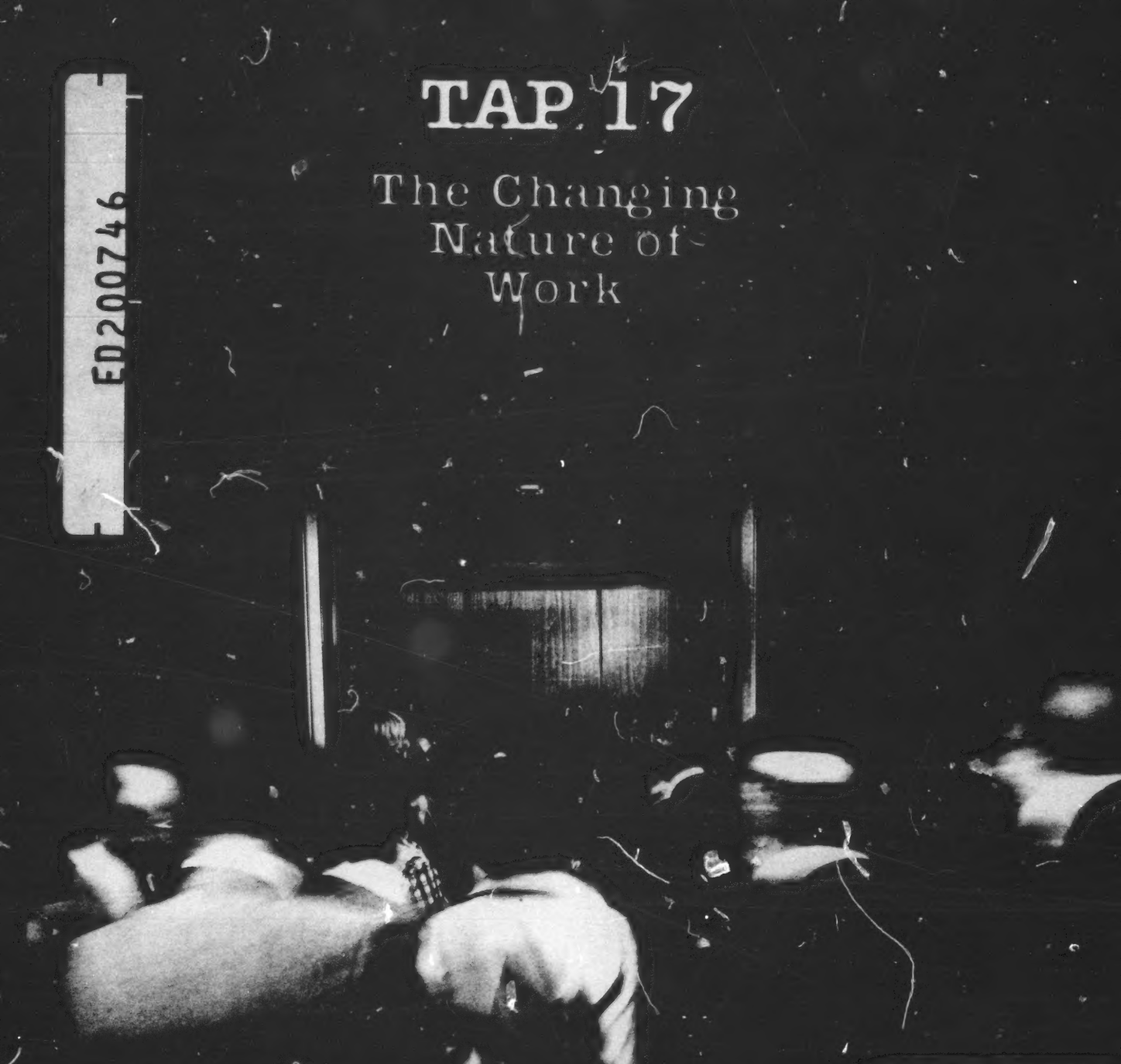
TAP 17

The Changing Nature of Work



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Trend Analysis Report

American Council of Life Insurance

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Extracts of discussion about new or developing issues uncovered in TAP

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The cover shows a group of workers who are trying to crowd into an already crowded elevator. Who will get on board and who won't? What happens if the elevator is overloaded? How many will have to give up their spaces?

A similar set of questions may develop as more people who want to rise in the world of work are frustrated by limited job and promotional opportunities. TAP #17 looks at this situation and other work trends of potential relevance to life insurance company management.

INTRODUCTION

Think of the world of work as a game. Suddenly you are told . . .

. . . that more people will want to play but only some of them can be accommodated.

. . . all games will be monitored by a third party. The rules may be changed completely, on an irregular basis. New rules need not be announced at the start of the game.

. . . there is disagreement about what winning is.

. . . people can reap the benefits of the game without bothering to play it.

. . . people are using portable computer terminals to play, even at different locations and at different times.

. . . some may try to destroy the game out of frustration since they know they can't win.

Farfetched? Let's substitute reality for analogy.

. . . Women are entering the labor force in record numbers; older workers can stay on the job longer; more people will want good jobs than ever before.

. . . Federal regulation of the workplace keeps increasing . . . employers may be digesting greater quantities of the Washington Alphabet Soup (EEOC, OSHA, SEC, DOL, HEW . . .).

. . . Values are changing. People may not be treating work as their central life interest; loyalty to a single employer is deteriorating.

. . . Transfer payments, including Social Security, disability, welfare and unemployment compensation are climbing ever higher. It is legally possible for some individuals to make more money by collecting benefits than by working.

. . . Technology continues to radically change the work environment. Due to rapid advances in communications technology, some workers will be able to work any time, any place.

. . . Untrained workers and over-educated workers alike feel that they can't find the jobs they need. Experts contend that presently restless workers may be expressing more dissatisfaction in the future.

The work game is changing. Is our business still playing by the old rules?

TAP #17 will explore developing issues and potential changes in the world of work. The body of the report is divided into three sections: the workforce, management and the work context. In each of these areas, issues have already surfaced that may be quite important to the business community in years ahead. Among other things, blurring roles of workers, new expectations of supervisors, individual rights and alternative work schedules could dramatically alter the nature of work as we know it.

The "changing nature of work" is important to life insurance company executives in two ways. As employers, company management is concerned with human needs and with maintaining standards of productivity. From a marketing perspective, management must consider the impact of social influences upon present and potential clients, since finances and financial security needs are strongly influenced by work patterns.

Changes in the nature of work are important to life and health insurance companies because they will affect the health, well-being — and possibly the morbidity — of all working Americans.

THE WORKFORCE

Demography

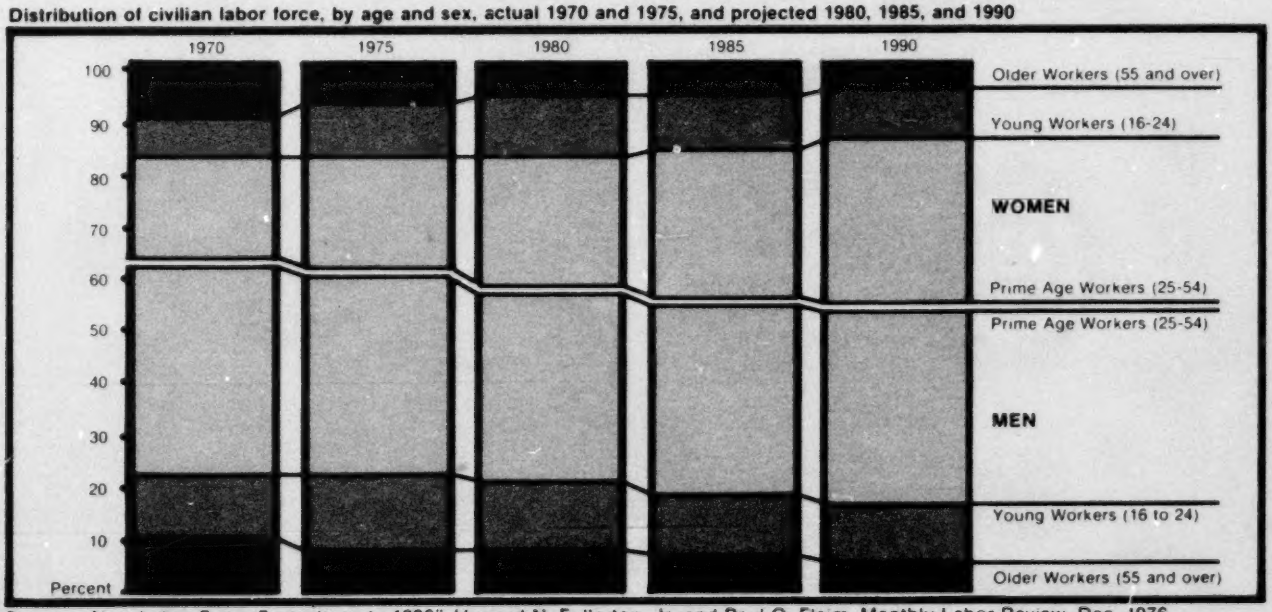
"In the 1980s, the problem for economic policymakers will be to provide jobs —good jobs, not make-work — for the biggest, best educated and potentially the most capable labor force in U.S. history. In the 1990s the problem will be to maintain production and economic growth in a labor-short society . . . ."
John Cobbs, in *Business Week*, February 20, 1978

Demographers — the professionals who study population size, density and vital statistics — are advising business and political policymakers of shifts in the population that will have tremendous impact on the labor market in the years ahead. By counting the heads of Americans already born, demographers note that (see chart): 1. The post World War II baby boom generation will swell the ranks of prime age workers. The leading edge has already made its impact. 2. This will result in a growing proportion of older workers in the labor force as the baby boom generation ages. 3. A period of relative labor scarcity for entry-level jobs is expected when the smaller generation born after 1960 enters the labor market. 4. Female labor force participation rates are rising.

These developments raise important questions for the business community:

- If the post-World War II baby boom generation feels "stuck" in lower level positions, will resentment toward older workers who delay retirement create conflict between those generations?
- More people are receiving a better education and expect to be able to enter certain kinds of work. Are there going to be enough "good jobs" for them?
- To cope with present worker demands, many personnel experts recommend that management adopt certain practices, such as job enrichment and increased decision-making responsibility for workers. But if an entry-level labor scarcity develops in the late 1980s and early 1990s, would such practices intensify rather than alleviate labor supply problems?
- Mandatory retirement has been moved to age 70; there is speculation that mandatory retirement at any age will be abolished nationwide within the next five years. How will promotion patterns be affected if older workers decide to stay on the job? Or, will the current trend to voluntary early retirement continue, followed by more second careers and part-time jobs?

Distribution of civilian labor force, by age and sex, actual 1970 and 1975, and projected 1980, 1985, and 1990



Source: *"New Labor Force Projections to 1990"*, Howard N. Fullerton, Jr. and Paul O. Flaim, Monthly Labor Review, Dec. 1976

These questions, difficult as they may be, are only a sample of the problems that will face tomorrow's management. As the composition of the labor force changes, personnel programs that once were suitable become quickly outdated. Managers may inadvertently create new problems by experimenting with uneven solutions to these complex questions.

As women, minorities and older workers enter the job market in growing numbers, the labor force is becoming more heterogenous. Since recent Council publications, TAP reports and media coverage of the mandatory retirement issue have already focused on the special situation of older workers, this report will concentrate on women, minorities and young workers.

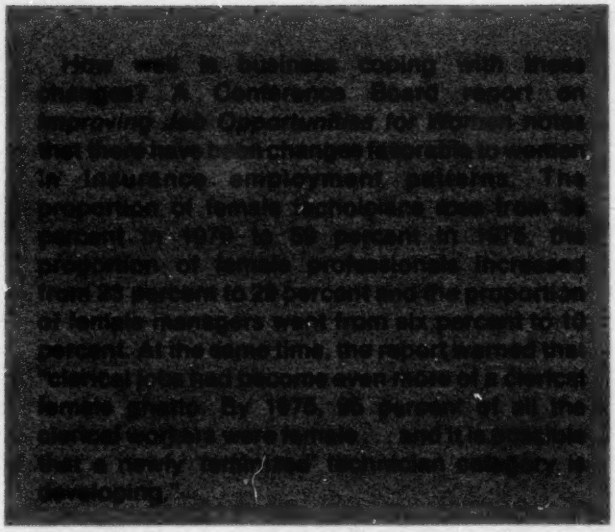
Women

"The rapid entry of women into the labor market is the single most outstanding phenomenon of the century."

Eli Ginzberg, former Director, National Commission on Manpower Policy, 1977

Today a woman's place can be wherever she wants it to be, and so, a greater number of women are expected to find their place in the labor market. Chase Econometrics estimates that by 1990, 70 percent of working age females will participate in the labor force. Why this increase?

- Women are waiting longer to have children and are remaining in the labor market as they raise their children. (For details, see *DataTrack* No. 4, "Households and Families.")
- A rising number of families have become accustomed to or require two incomes.
- More children and young people are learning to accept the propriety of women working outside the home.
- More women receive a better education and therefore have higher expectations about the jobs they seek.
- There has been an increase in single-parent families.
- As white collar, service industry and part-time jobs increase, more women will be attracted to these positions in the labor market.



What changes will all of this bring? Labor experts forecast that increased female labor force participation could bring about many social changes ranging from the revitalization of inner cities (as two-income families try to cut commuting time) to higher unemployment rates.

Increased numbers of women in the labor market may affect compensation systems in unexpected ways. On the average, women still earn only about 60 percent of the wages paid to men. One reason this gap exists is that female workers are concentrated in low-paying occupations.

Activists now argue that equal pay for equal work will no longer be enough. Equal pay for unequal work—or a reevaluation of the *worth* of different occupations—is the next target. Should child-care be worth less than dog catching, or manual dexterity less than hefting containers? Some feminists answer "no." Evolving definitions of equality and fairness may create pressures for employers to set pay according to different standards, and not by traditional schedules or even by what the market will bear.

As Margaret Mead has pointed out, this is the first time in history that gender has been separated from occupation. At a minimum, male and female role behavior can be expected to change. Women in business have been told they can bridge the still substantial wage gap by adopting stereotypical male-oriented values, which emphasize aggression

and separation of work concerns from other aspects of life. Personal improvement strategists teach women to court success by wearing three-piece suits, carrying briefcases, spouting sports jargon — in short, by imitating men.

But some men appear to be moving toward a style that places more emphasis on stereotypic female values — those of home and family. Men, as if trapped on a racetrack in which education, work and retirement are the beginning, the middle and the end, have begun to look for rest stops. Some men are expressing reluctance to scale the corporate ladder by moving to another city. For example, the Merrill Lynch Relocation Center estimates that one-third to one-half of executives object when they are asked by their employer to move. Men are also seeking fluid work schedules that allow them to get to know their families, or pursue other interests. In years ahead, gender may offer fewer clues to value orientation.

No matter what happens to male and female role models, increased numbers of women in the work force will heat up the perennial debate about the care of American children. There may be more pressure on business to supply family-type services, such as day care or counseling. As inflation eats into family budgets, more and more couples may be forced to choose between work (income) and children.

Minorities

While there have been substantial gains in the income of minorities, in 1975 the average hourly earnings of white men were 36 percent higher than for black men, 60 percent higher than for white women and 78 percent higher than for black women, according to the Institute for Social Research. Present unemployment rates for black teenagers are the highest of any group.

Minorities may be facing a continuation of these problems, as emerging social changes intensify the competition for jobs.

Good jobs — challenging positions with good pay — will be at a premium. Society's dirty jobs — boring, unsafe or low paying jobs — may be filled by the ever-rising tide of illegal immigrant labor. Keen competition for jobs could, among other things, create a backlash against affirmative action programs.

Training opportunities, as well as jobs, may be in short supply. The National Assessment of Education Progress estimated that in 1978, over 40 percent of black 17 year olds were functionally illiterate (that is, could not read at a sixth grade level). Professional educators dismiss this figure as wildly over-inflated and sensational, but employers complain that they cannot find entry-level job applicants with basic reading skills.

On the other hand, many minority youths, some of whom may be "unprepared" for the future, expect it to be bright. According to American Council of Life Insurance research, 85 percent of black youths believe that there is a good chance that they will have a better way of life than their parents did. In another poll of teenagers conducted by University of Michigan Professor Beverly Moore, "a good job with a future" was cited by all of the respondents as crucial to a sense of self-respect.

Although blacks and other minorities have made real gains, public support for new programs that aid minorities may be diminishing. This could lead to a great increase of racial conflict. Analysts of race riots in the 1960s remind us that the combination of higher expectations and social deprivation can be explosive.

If these problems continue to fester, the Federal government may be compelled to intervene with increased vigor. TAP participants reported two proposed Federally-supported solutions to these problems. The first is a national service corporation,

modeled on the military draft, which would provide public assistance jobs and bring young workers up to minimum Federal literacy standards. The other proposal is a national system of identifying human resources, under which employers would be required to report job vacancies, with the government matching job-seekers holding appropriate skills.

Whether or not suggestions like these will ever be implemented is another matter, considering that citizens are rejecting the expense of government social welfare programs. One TAP participant calls these indications (such as California's Proposition 13) the prelude to "a post-egalitarian era." Nevertheless, if the employment picture for women and minorities does not improve, a stronger Federal government regulatory response might be inevitable.

The Young Worker

> *"The oncoming generation have new doubts about the ideals of efficiency. They are unwilling to pay the crushing price of loss of pride, mind-killing monotony, dehumanization and stress diseases in return for the highest wages in history."*
>
> *Man and Work in Society*, ed. Eugene Cass & Frederick Zimmer, 1976

A stream of articles on young workers' attitudes toward work in the early 1970s diminished to a trickle as the recession deepened. But lately, a few well publicized authors are arguing that attitudes of today's younger workers are significantly different than those of previous generations. Some experts — but not all —say that worker demands based on their shifting attitudes will change the work institution, instead of vice versa.

The argument goes like this: the turbulent 60s, including civil and women's rights and anti-war protests, *permanently* altered the value structures of a generation of young Americans. More of these people attended college and were also affected by relative affluence, decreased obedience to authority and other unique social forces. Further, this generation feels little stigma in accepting income transfers, such as unemployment insurance and food stamps, so they do not feel threatened by being without work. The question is: How will a generation so inoculated against traditional patterns behave when they become the decision-makers of business and government?

For a start, this "new breed" of workers feels that work for work's sake holds little value. One sign that youth unemployment is not entirely related to absence of available work is the difficulty the Armed Services are experiencing in getting qualified recruits to volunteer. While research shows that job satisfaction usually declines during an individual's first job experience, people seem to be more cynical about the work ethic in general. In a 1978 Council survey, only 44 percent agreed with the statement that "hard work will always pay off if you have faith in yourself and stick to it," compared to 58 percent in 1968. However, there are indications that attitudes toward work vary by age group. The changing attitudes of the baby boom generation are sandwiched between the conservatism of older Americans and the new traditionalism of today's teenagers.

Nevertheless, social researcher Daniel Yankelovich argues that this "new breed" includes older workers. In *Psychology Today*, Mr. Yankelovich said his surveys show only one out of five people (21 percent) feel that work means more to them than leisure; 60 percent say that while they enjoy their work, it is not their major source of satisfaction, and the other 19 percent are "so exhausted by the demands work makes on them, they cannot conceive of it as even a minor source of satisfaction."

Since, on the other hand, few workers say they would trade income for personal satisfaction and meaning in work, why should management be concerned about new attitudes? Why are some organizations experimenting to counter the initial disenchantment with work?

Ted Mills, director of the American Center for the Quality of Work Life, stated the case eloquently to the Joint Economic Committee of Congress, "In micro terms, the price we pay is human turnoff — or not caring or counter productive behaviors — such as growing absenteeism, job quits despite 6 percent unemployment, diminished quality of product or service, and just plain don't-give-a-damnism. In macro terms, the price our society pays is a consistently declining American productivity rate."

MANAGEMENT

Blurring Roles

> *"American professionals are beginning to see the outlines of a societal scenario that accords them a status only marginally different from that of people who service automobiles, who supervise the use of pieces of equipment designed by IBM, or perform the hundreds of other routine but complex tasks that characterize a modern society."*
>
> *Behavior Today*, June 26, 1978

Blue collar, white collar, professional, manual worker, service worker, knowledge worker — these categories, never as clear as that of butcher, baker, candlestick maker — are becoming ever more vague.

For example, the concept of the professional appears to be under siege. Writing in *Daedalus*, University of Massachusetts Professor Adam Yarmolinsky suggests that it will be increasingly difficult for professionals to maintain their special status in a society that is becoming "more and more knowledge-oriented, more and more bureaucratic, and more and more participatory."

The growth of the two-income family is also blurring status distinctions, since it has brought a new degree of affluence to the so-called working class. For example, a secretary and her laborer husband can have a family income of $30,000 a year, while a family headed by a sole earner college professor or attorney can have an income well under that.

Even the status of middle managers, the backbone of corporate organisms, seems shaky. Michael Maccoby, author of the *Gamesman* and Harvard work life guru, thinks that "corporate manufacturers of the future may insist on a militant collective bargaining organization not only for the reasons other workers organize, but to creatively restructure the workplace."

A continued breakdown of job distinctions could amplify glorification of the individual and the trends to emphasize individual rights and self-reliance. On the other hand, as distinctions blur, it could magnify the opportunity to treat all types of workers in exactly the same way, ignoring individual needs.

Some managers fear that another aspect of this trend will be an increase in the unionization of white collar workers and professionals who have traditionally resisted union organization because of what used to be referred to as class distinctions.

Methods of packaging tasks into jobs, performance evaluation and compensation systems, and the supervisory process itself have been accepted as givens in the recent history of work. These elements of work formed the base upon which jobs rested. But now, it is argued, the structure of this solid base may eventually render it incapable of supporting new burdens. The winds of change can topple an oak but leave a willow standing.

The key words for adaptable management structures are "flexibility" and "participation." Flexibility is necessary to design work systems appropriate to the needs of new workers, and the participation of workers in the design of their work environment is necessary to secure their commitment.

This section of the report considers new criteria for management success and some of the new models of behavior based on flexibility and participation.

Challenges to Management

> *"In place of this traditional bureaucratic model, there will be increased emphasis on participation of employees in organizational decisions, more tolerance for diversity, a greater use of problem-solving groups in place of formally differentiated departments and divisions, an increased need for interpersonal effectiveness, and a continuing commitment to experimentation and organizational change."*
>
> *Toward a Post-Industrial Psychology*, Donald Mankin, 1978

Management responsibilities, perhaps more than others, will evolve as the nature of work changes. Traditional criteria for success—the ability to plan, organize and supervise—will be expanded to include such things as sensitivity to workers' needs, hopes and aspirations.

Tomorrow's manager will need to cope with new-style workers, different tasks and the increasing complexity of other systems. At the same time, managers will need to be flexible enough to cope with potential by-products of new management philosophies, such as the demand for different compensation and incentive systems.

Expectations of Supervisors

"We have to change ourselves to accept changes happening around us."

TAP participant, 1978

Traditional notions of the relationship between employee and supervisor are being turned around. The catch phrases—job enrichment, humanization of work, quality of life—are starting to sound dated and worn. But the ideas behind them are still meaningful.

The basic premise is that, for a number of reasons, systems must be developed where workers participate in the development and management of their own jobs. Under these systems, supervisors would act to facilitate the process of self-management. Although business periodicals sometimes seem to gloat over the apparent problems of the best-known early self-management experiments, the ideas behind them seem to be penetrating even the most staid bureaucracies, including the Federal government.

One aspect of this emphasis on worker needs is the legitimization of relationships and activities that have been scorned. Robert Schrank, author of *Ten Thousand Working Days*, writes about the value of "schmoozing"—letting workers enjoy light banter and conversation while they work. Others not only are praising, but institutionalizing mentor relationships, where older workers guide the development of their younger colleagues.

A related development is the expectation that supervisors should minimize job-related social costs, for example by providing treatment for alcohol and drug abuse, day care centers and opportunities for workers to maximize their physical and mental health. Since, for many workers, the strains of work are mental and not physical, there may be increasing emphasis on the need for psychological counseling and stress-alleviating techniques. Courses in counseling and recognition of mental health problems may be required of supervisors before too long.

Concern about occupational health could become one of the most important work issues in the near-term future. There is still an abundance of carcinogen publicity (including a Federal report that found 1 in 4 workers are exposed to occupational hazards) but the new workplace emphasis may be on maintaining well-being through health promotion. Health promotion efforts, including company gyms and other exercise facilities, are getting more press attention.

The expectation that supervisors will contribute to physical and psychological well-being may become more important as employers assume responsibilities traditionally associated with the family. A counter-trend is that people are changing jobs more frequently; personnel consultants forecast that, on the average, workers will change jobs and occupations as many as seven times during their careers. Of course, this makes it impossible for any *one* employer to provide the continuing support employees may expect.

Interface with the Environment

An increasing number of chief executive officers already feel the need to devote larger amounts of time meshing their corporations into the broader structure of society.

At the same time, more Americans are beginning to understand the complex relationships between employment practices and such things as worker health, family stability, community well-being, and the ability of American products to compete in the world's marketplace.

TAP monitors and participants emphasize that this change is one of perspective, a shift in focus from employees and pyramid hierarchies to whole persons and whole systems, a shift in perception that includes an awareness of what happens before nine and after five, away from the place of work.

Simple decisions, like adopting alternative work schedules, now are accepted as influences on traffic patterns, family life, educational opportunities, the local economy, unemployment and the mental and physical health of workers.

Results of a 1977 Council survey showed that the public is quite interested in corporate treatment of employees. When asked what they felt a corporation should be doing to be entitled to call itself a socially responsible company, the largest proportion of respondents considered it *most important* for the corporation to show concern for the welfare of its own employees.

This indicates that the public understands the connection between employment practices and community interests. As this feeling is articulated,

management will need to think carefully about the long-term effects of their present and future work practices and the impact of their decisions outside the workplace.

Individual Rights

> *"Relations between corporate employers and their workers have taken a new turn as we move away from the period when equal employment opportunities were stressed to the time when individual rights within the corporation hold center stage."*
>
> Alan F. Westin, Professor of Public Law, Columbia University, 1978

"Individual rights in the corporation" is one of those elastic phrases that can be stretched to include multiple meanings. Proponents of the concept liken it to Jeffersonian democratic ideals that were so important to the self-employed agrarian worker two centuries ago. These advocates comment that the extension of democratic ideals to the industrial workplace is long overdue. Critics of the burgeoning individual rights movement claim they still haven't heard a clear definition of the phrase. Others note that people talk about the responsibility of the employer, but not the responsibility of the employee.

At a trend-amplifying conference sponsored jointly by the Civil Liberties Union and the New York University Law School, individual rights within the corporation were defined as including fair procedure, participation, employee privacy and loyalty. Pretty tame.

But as the concept picks up steam, others have proposed that it be expanded to include:

. . . the **right** to multiple choice of opportunities
. . . the **right** to control over working conditions
. . . the **right** of access to information
. . . the **right** to a voice in decision making
. . . the **right** to share in profits
. . . the **right** of employee ownership.

At present, these rights are experimental blossoms that might die during the first economic frost. But if nourished by relative affluence and sought after by "new breed" workers, these statements could easily be included in a future Employee's Bill of Rights.

Contract Employment

Contract employment is an old idea that is being renovated and put to new uses. True to the American capitalist spirit, short-term contract employment offers workers a chance for independence, as relationships are established only for the duration of specific job or time periods.

Short-term contracts could also be a future answer to management problems, including the sticky question of evaluating competency of retirement age workers. For example, TAP workshop consultant John Naisbitt of the Center for Policy Process reports that in some companies workers "retire," then bid for short-term contracts to serve on company task forces. When their contract expires, these workers can submit a new bid, or look into other alternatives.

Other experiments in contract employment are currently taking place. In Northern Europe, groups of workers (usually professional) contract for work as a unit. Similar group and individual contract employment experiences are taking place in the American data processing field.

Two other developments, the growth in alternative work schedules (where employees "contract" for hours) and the boom in part-time entrepreneurial efforts (such as consulting services) may be forerunners of an individual contracting system.

Forecasters envision that individual contract employment could take hold and eventually lead to piece work for white collar workers. Another possibility would be for groups of blue collar workers to bid on modules of work in factory jobs.

Worker Response to New Management Philosophies

Although a direct correlation between worker participation systems and higher productivity has never been proven, union officials have claimed these experiments are just management tricks to increase productivity without increasing pay checks. This objection raises an underlying issue in new management philosophies—the question of the need for change in the relationship between performance and reward. Innovative managers are sticking their toes in the water to try out systems like well pay (which gives rewards for not missing work), profit-sharing, one time rewards (instead of raises) and Employee Stock Ownership Plans. A few are even letting employees set their own pay schedules. Early results of these experiments show positive employee responses.

But management should be prepared for unexpected results. For example, these new pay systems could whet the employees' appetite for a chance not only to share, but to cut up the profits pie. Ventures in real employee ownership are beginning to get attention in the media and in Congress as some workers express interest in taking the participatory concept to its apparently logical conclusion.

Another apparent by-product of participatory systems is the drive to put workers on the board of directors. Skeptics think this would lead either to dual boards where the real board would conduct its business without the workers, or to conflict of interest situations where workers' loyalty would be co-opted. However, workers who are given the chance may not be content with anything less than a real voice in all decision making.

Board representation by employees could lead to serious problems in avoiding conflicts between management and labor. To deal with this problem might result in a chilling effect on board discussions of items dealing with greater use of technology, fringe benefits and expansion of operations.

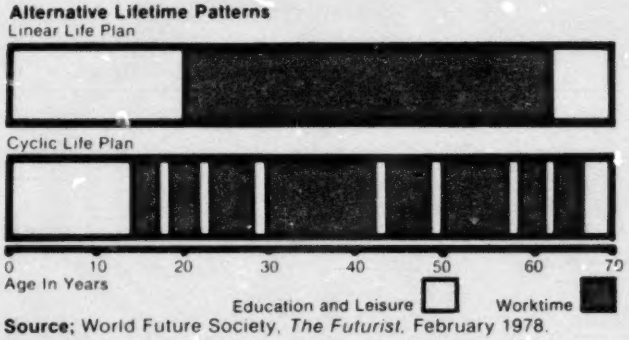
"For most of history, men have been *what they* did: *a man's work provided him with an identity that was recognized both by others and by himself."*

The Future of Work and Leisure,
Stanley R. Parker, 1971

Distinctions between work and non-work—drawn so sharply at the beginning of the industrial era—are beginning to dissipate. Futurists expect that much of what is now considered work will not be considered work in the future; and that much of what is not now considered work will be so considered. Current discussion about the life cycle and productivity over the life course is just one manifestation of the evolution of theories of work and leisure.

For example, the separation between education, work and retirement, called the three boxes of life by educator Richard Bolles, is now seen as arbitrary and unproductive. Theorists are suggesting life cycle alternatives, such as rotating work, education and leisure opportunities.

Alternative Lifetime Patterns



Source; World Future Society, *The Futurist,* February 1978.

The availability of these opportunities depends to some degree upon the availability of certain technologies. Just as many agrarian workers were freed from the land by new equipment, so many white collar workers may be freed from certain life structures by new communications technologies. Learning at work and working at home could become the rule, and not the exception.

This section of the report examines the work context and the bonds between the workplace, technology, education and leisure.

Alternative Work Schedules

"Despite potential problems and the inevitable need to adjust to accompanying change, several factors indicate that the shorter hours issue is not about to fade away: the composition of the labor force will be more skewed toward leisure; the pressures that have driven families recently to place a historically high preference on added income over potential leisure gains appears to be abating; and unemployment will probably continue to plague the economy for years to come."

Shorter Hours, Shorter Weeks, Sar Levitan and Richard Belous, 1977

Alternative Work Schedules (AWS), including the compressed work week, work sharing and flex-time have been called the wave of the future. Naturally, many people feel if it hasn't happened by now, it won't happen. But a combination of influences, such as high unemployment rates, rapid entry of women into the labor market and new attitudes toward work, are acting to make the AWS scenario a reality.

Examples of AWS popularity are readily available. Part-time workers, one of the fastest growing segments of the labor force, now account for nearly 18 percent of the working labor force. Union officials are pushing for shorter work weeks. Flex-time has moved from the experimental stage to reality in a number of American and Canadian companies, including some life insurance companies. Private sector employees have learned to accept shorter weeks in lieu of layoffs.

As now-familiar work time alternatives gain acceptance, more dramatic propositions are waiting in the wings. These include flexi-year, and other methods to provide large amounts of leisure time. Fred Best, National Commission on Manpower Policy Research Associate, has suggested several alternatives to the traditional "linear" life plan. These include the cyclic life plan, where non-work time is redistributed through the middle years of life to allow for extended periods of leisure or education in mid-life. In a study of life pattern preferences reported in *Monthly Labor Review*, Mr. Best found that when given a choice of three life pattern preferences (including two cyclic plans and the linear life plan) about 80 percent of the respondents chose one of the cyclic plans.

Invariably, discussion of plans to vary the life cycle through alternatives such as sabbaticals leads to the question of financial support during non-working periods. Some argue that cyclic life plans and sabbaticals could be funded by integrating present income maintenance and transfer payments. Others, including economist Sar Levitan, suggest that with the increase of two-income families, the choice between income and leisure becomes a family decision and the individual consequences of not working are not as great.

While proponents of Alternative Work Schedules marshal an impressive list of social goods that would result from broad-scale acceptance of these patterns, traditional patterns and problems in funding non-work time are so firmly established that adoption of alternatives may take some time. Acceptance of all types of alternative work patterns, however, could be hastened by more serious unemployment problems.

Preparation for Work: Education and Training

". . . the American system of education seems bent on training young people to meet current, ephemeral demands and cyclical economic circumstances—conditions that normally pass by the time the student is ready to enter the job market."

James O'Toole, *Work, Learning and the American Future*, 1977

After the Russians launched Sputnik, American children were force-fed experimental education programs. Students dutifully sat through everything from new math to undergraduate humanities courses, confident that a degree was the ticket to the American Dream. It took the recession to teach them what depression-era survivors already knew: degrees don't guarantee jobs. Ph.D.s who expect to draw tenure can end up driving taxis; law school graduates may find themselves typing briefs instead of writing them. Over-qualification is widespread. According to the U.S. Department of Labor, one-fourth to one-third of American workers feel over-qualified for their jobs—

and feelings of over-qualification are one of the strongest correlates of job dissatisfaction.

This mismatch between individual qualifications and available jobs put the nexus of work and education under scrutiny. If schools prepare people for certain jobs, what happens when the jobs aren't there? Is it the task of schools to inculcate students with the middle-class work ethic or is it the task of business to respond to new attitudes? Should education be geared to the demands of the current labor market? Or, to anticipate likely changes?

Some schools feel their task is to prepare students for work and are beginning to stress vocational education. Others feel that since the labor market is changing so fast, it is fruitless to try and prepare students for a specific job. So their goal is to prepare students for productivity in general, which includes an emphasis on independent living. This orientation is exemplified by courses in consumer skills and personal affairs, such as classes in the executive family offered by business schools. Courses in preparation for leisure, typified by pre-retirement and avocational counseling, are also becoming more commonplace as people spend a smaller percentage of their lifetime at the workplace.

> *"At the rate at which knowledge is growing, by the time the child born today graduates from college, the amount of knowledge in the world will be four times as great. By the time the same child is 50 years old, it will be 32 times as great, and 97% of everything known in the world will have been learned since the child was born."*
>
> Robert Hilliard, FCC Educational Broadcasting Specialist, quoted in *The Futurist*, 1977

If high schools and colleges begin to minimize training in specific task-related skills, business may find it necessary to provide additional vocational training. Already spending more than $2 billion a year on training and retraining, business might have to spend more as financial support of schools dwindles and it frequently becomes imperative to retrain employees whose skills are outdated by new technologies. In addition, there is speculation that "psychic rewards" such as education will become more important if inflation continues to limit the employers' ability to offer financial incentives.

No matter which institution provides it, education influences the nature of the workforce and the needs of future consumers. For example, today's educated workforce is more interested in exercising independent judgment and more prone to concern about the meaning and social impact of their work. Better-educated consumers are more amenable to computer-based marketing service systems and also more knowledgeable about issues like corporate governance and privacy.

But if education is assigned a lower priority—and it seems that in some segments of our society it is—qualified entry-level job applicants would be increasingly difficult to find and consumers might not understand enough about financial planning to care which product is more suitable to their needs.

Just as education influences work, work shapes education. It may be that changes in attitudes toward work will completely reshape the educational system and create a greater emphasis on education throughout the life course. Alternative work schedules, the technological breakthroughs that have created a knowledge industry that is said to employ almost half of today's workers, and press reports that free time is being spent in ways that are personally and socially destructive, seem to point to a perceived need to integrate (or reintegrate) education, work and leisure. Perhaps the new mandatory retirement age limit, and the increase in efforts to shorten the workweek, are the first indicators that a significant change in the age composition of consumers of education and a concomitant change in the goals of educational systems is about to take place.

This process may be expedited by the anticipated uses of information and communications technologies. The British Post Office's Viewdata System (which links telephone lines and television receivers to a central computer) may be a precursor of future education methods. Among other services, Viewdata will provide computer-guided instruction and product information.

Since it is also expected that almost half of all bibliographic information will be on-line within the next decade, it seems apparent that computers will play a major role—perhaps *the* major role—in restructuring educational systems.

Continued on page 14

WORK IN THE FUTURE
SCENARIO A, 1998

Scenarios attempt to provide credible paths to alternative futures. There are two scenarios in this report; one focuses on the changes that might result from major shifts in attitudes toward work and the other focuses on changes that could result from the rapid development of certain technologies. In reality, these variables will interact with many others to determine trends in the world of work.

These simple scenarios are not predictions, but rather aids to help the reader visualize the results of today's decisions.

Combined with the fulcrum of continued affluence, attitudes toward work were the levers that pushed the workplace off balance. Unaware that these new attitudes could act as such a powerful agent of change, many organizations were unprepared for a decade of workplace transition.

The whispers of worker restlessness grew louder during the 1980s as the availability of promotions and other financial incentives became limited. By mid-decade, workers were shouting for redistribution of authority and the compensation that accompanies it, for a re-evaluation of the rights and responsibilities of workers and supervisors, and for the opportunity to perform meaningful work and to restructure the workplace in accordance with changing societal definitions of fair treatment.

Some managers, attuned to the implications of these developments, tried to modify existing policies to demonstrate that their organizations were malleable enough to cope with change. Perhaps it was a case of too little, too late. Workers put their muscle behind legislative proposals.

Co-determinism Acts, modeled on European bills of the 1970s, passed in over half the states. Under the provisions of this legislation, workers won the right to choose their supervisors and to hold half the seats on boards of directors. In many localities, employers were legally required to provide exercise facilities, family centers (including day care), counseling or other stress management technique sessions.

About the same time, supporters of the Employee Bill of Rights put together an unexpected coalition of interest groups, including unions, professional organizations and public interests groups, some of which everyone else seemed to think were splintered beyond repair. After a minor setback (the right to refuse to work under hazardous conditions was defined to exclude mental hazards), the bill passed.

And yet by the mid-1990s, it became apparent that behavioral changes resulting from changing attitudes toward work would have greater impact on society than all the legislated worker participation combined.

Flexible work patterns, increasingly valued as workers sought autonomy and control over their lives, became the norm. This one change gave most Americans the opportunity to exercise more choice in the way they structured their daily lives. Child care responsibilities could be more evenly divided, so even more women entered the labor market. Exurbs and rural areas bristled with construction as new housing went up to accommodate those who could now live further from the city. In the cities, new "families" of affinity groups with common interests shared both work and home tasks. Energy consumption patterns, shopping patterns and transportation systems were dramatically altered. Government policy, at both the Federal and local level, was shifted from the family to emphasize the individual.

Knowing they would enjoy a longer life than their counterparts a few decades ago, many Americans set aside their late middle years to prepare for a new career. The scarcity of labor for entry-level jobs in the 1990s never materialized, as so many "older" Americans chose to exploit these opportunities to start over in another field. In the same fashion, the burden on retirement programs eased when Americans started taking leisure time earlier in life and then returned to work in their later years.

WORK IN THE FUTURE
SCENARIO B, 1998

It is clear that fewer and fewer people need to work to support the needs of Americans and Canadians. Industrial robots, advanced micro-computer capabilities in almost every home and the capacity to reproduce matter without using traditional manufacturing processes (through replicators or plazma enzyme production) are making human labor obsolete.

Policymakers call the lack of work the most serious problem of the century. Stop-gap solutions include several legislative efforts to assign value to housework and other socially useful leisure activities, so that fewer people will seek paid employment away from the home.

Public debate over the allocation of jobs has revolved around the following options: creating a government job lottery; establishing a national meritocracy system for all jobs; assigning jobs to those most in need of them; encouraging emigration; selling jobs and gearing educational efforts to convince students that while productivity is important, jobs are not.

To some degree, a meritocracy is already in place. At early ages, children undergo intelligence testing, muscle fiber analysis and tests to determine their potential ability to exercise control over the "involuntary" muscle systems and the emission of hormones. This information (along with intelligence evaluations) determines the education students receive and, to a great degree, their employment. Databanks are routinely used to match job specifications to test results of applicants. A counter-trend to the development of an absolute meritocracy is the widespread concern that genetic experiments will be used to design the ideal worker for specific jobs.

Consciousness experiments and technologies began to receive increased attention in the 1980s as a way to cope with systems complexity. It is expected that these new technologies will make a direct brain and computer hook-up possible within the next decade. There are fears, however, that this synthesis will further reduce the need for knowledgeable workers and would make it possible for a few of the new expanded brains to exert incredible influence over the activities of others.

Even though Federal cash grants provide everyone financial security at a minimum level, the growing class of unemployed is expected to grow even more restless. Global unemployment has pushed record numbers of undocumented workers across American borders. Displaced workers make minimal attempts to find new jobs. Crime rates are staggering; it seems that criminals are engaging in acts of violence merely to relieve boredom. Terrorist groups show the potential of strangling several major cities.

People no longer identified themselves foremost as workers, as working hours shrank and offices were replaced by communication systems. For many mobile, multi-married Americans, work identity had provided the last solid link to a sense of community. When this final link to traditional communities was severed, the resulting individual isolation and the responsibilities that came with it were too disorienting for most people to handle.

As a result, closely knit groups—with their implicit promise of continuity and support—flourished. Religious institutions, particularly those who rejected many technologies, recruited massive followings. Political showmen put together feverish rallies. Remaining workers looked for ways to share tasks; labor saving devices were rejected in favor of labor-intensive methods.

This wave of anti-technology has saddened many Americans, since they fear that by saying no to the challenge of leisure, humankind may be losing its only chance for undreamed of evolution and transformation.

Continued from page 11

Technology and the Workplace

What will the impact of technology be on the future of the workplace? There is serious disagreement among futurists. The following alternatives are examples of current forecasts.

I. Technology could humanize the workplace. Technology offers workers the opportunity for a wider scope of activities and more variety in tasks. Workers may have more opportunities to exercise judgment and control over the working environment. Communications and electronic technologies can place most workers in a continuous learning process and give them and the public access to more information. Because data-based organizations are accustomed to modern techniques such as systems analysis, the introduction of new technologies in any organization might be followed by systems that could encourage more flexible work systems which allow greater worker participation in planning and decision making. Communication technologies may replace the "9 to 5" office routine with options for working any time, anywhere. Computers could also be used to make it possible to treat employees and customers in a more personalized way, for example, by utilizing data-banks to match job specifications with individual lifestyle patterns.

II. Technology could reinforce the domination of the production system over the individual. The proliferation of labor-saving devices in the future may displace large numbers of workers. Employment-displacing effects of automation have long been feared and there is concern they may lead to serious employment crises in the future. Displacement may affect relatively well-trained white collar workers, as well as clerical and blue collar workers.

Technology can simplify operator duties to the point of drudgery, which could lead to higher worker error rates. Knowledge workers (those who are occupied in generating, packaging, distributing or who in some way manipulate data and information) may be perceived as the modern successors to skilled manual labor. The office could begin to resemble a factory, and its workers, production units.

III. The concept of appropriate technology, built to fit the task and the scale of human needs, could gain wide acceptance. In order to create and maintain global stability, it may be necessary to adopt labor-intensive instead of energy-intensive practices. Big bureaucracies may actually be modern society's dinosaurs: too large to adapt to scarcity, they will not survive. The ideal situation might be for office and factory work to become more akin to craft work in small communities, adaptive to regional resources and needs. In *Toward Century 21,* written in the late 1960s, Garrett Hardin summed up modern reservations about technology, "I think it not unlikely that the 21st century may be the century in which we deliberately limit our usage of the technology we have developed. If so, it may come to be called the century of the Great No."

These alternatives are perhaps over-simplified. But it is clear that the interests of corporate decision-makers will be better served if they equip themselves to understand the values orientation behind technology application decisions. The future effects of technology on the workplace will vary from one workplace to another since, to some extent, that future will depend on internal long-range planning and daily decision making.

CONCLUSION

Taken separately, the changes outlined in this report are significant. Together, they add up to a pattern of change that is potentially of the magnitude of the Industrial Revolution. To summarize:

New technologies will revolutionize tasks. Expected information and communication technologies will diminish some classes of workers, create others, and could give the majority of workers unprecedented opportunity for flexibility. Management styles based on physical proximity to workers could become obsolete.

Attitudes toward work are being transformed. A new breed of worker is seeking work that is personally satisfying, that has meaning and that is consistent with personal values. Lower down on the priorities list are such things as the notion that work is important for its own sake and that loyalty to a single employer over the entire course of a career is desirable.

Work-life patterns will vary increasingly with the individual. Flexible hours, second and third careers and the rise in part-time employment are only the tip of the coming iceberg of alternative work schedules and styles. Workers, preoccupied with their individual rights, may want more money at one point in their life and demand more leisure at another.

New models of behavior will be widely adopted. Workers may sit on the boards of directors in the not-too-distant future; more and more groups expect to participate in work-related decisions. Remember women's work? Roles and distinctions of all types are being re-defined.

Management styles will include new criteria for success. New groups of workers, individuals with differing expectations, new technological systems and changing government regulations are not the only challenges tomorrow's manager will confront. Anticipatory management, non-hierarchical structures, a greater familiarity with methods to minimize mental and physical health hazards, new compensations and incentive structures and cooperative relationships between management and employees will also be important. Perhaps most importantly, managers will need to help organizations maintain competitive postures while implementing unfamiliar new systems that could slow things down.

It is also imperative to realize that changes in the social environment will speed the velocity of change in work itself. The actions of the government, unions and other institutions, the educational system, changes in family formation, worker democracy experiments in Northern Europe, inflation—the list of variables that influence the world of work could go on and on. Because of this, any of the trends that are developing now could be deflected, die, or develop in another manner.

Given this complexity, widespread change in work patterns can be expected to affect life insurance companies in a variety of ways. Some implications for the near-term future are included in the next section of the report. Over the long run, companies will need to continue to re-think all income security and income replacement systems that were founded on traditional work/life patterns to see if the assumptions underlying them are still valid in the face of changing needs.

IMPLICATIONS FOR LIFE AND HEALTH INSURANCE COMPANY MANAGEMENT

Life Insurance Personnel

1. Members of tomorrow's work force may openly express stronger feelings about their rights as individuals, especially if computers and other technological developments make it easier to implement varied work systems and thereby treat employees as individuals.

One of the first manifestations of this trend may be a demand for employers to provide more complex employee benefits. This could include multiple option retirement (e.g., early retirement, late retirement, phasing out gradually, working part-time, accepting less responsibility); educational benefits; optional promotional tracks and new systems of compensation and benefits (such as piece work for white collar workers).

Other manifestations of this trend, such as self management, may have longer-reaching consequences. Key questions for management include: What type of management will be needed for a work force preoccupied with individual rights? What criteria should be used to select and train such managers now? How could employee participation affect productivity? Will life insurance companies be caught in a bind between pressure for individual rights and government regulations?

2. Although some areas are now experiencing a shortage of clerical workers and a shortage of entry-level labor is expected in the 1990s, there is some concern that new technologies are displacing clerical workers too quickly. In the ideal world, labor shortages would mesh precisely with technological advances that diminish the need for human effort, but in the real world this transition may not take place as smoothly. Clerical workers may not wish to be trained as technicians and firings will be perceived by other workers as a threat to their job security. Because of this and other pressures, clerical workers may be likely to respond with increased unionization.

3. Different generations in the labor force tend to hold different attitudes toward work. For example, the "work ethic" is strong in the generation that presently holds senior management positions. The generational mix in most offices means that management will need more methods of motivating workers, some of whom may be interested in educational opportunities and some of whom may want just plain cash. The age differences in this mix will become broader if, as expected, mandatory retirement at any age is abolished within the next five years. Some basic changes in benefit packages may be needed to retain key employees.

4. Another area of importance is that Equal Employment Opportunity is here to stay—yet many companies do not have formal job advancement programs. Should companies be doing more in this area?

5. There is increasing emphasis on the responsibility of supervisors for the physical and mental health of workers. Yet, the changing nature of work could very well lead to more sedentary life styles, followed by the realization of a need for participatory recreational facilities. Should the life insurance business be prepared to take a leadership role in encouraging the development and use of such facilities?

6. New technologies and the desire to personalize business-client relationships are making it possible for companies to become decentralized through regional offices. Field offices are known to have unique human needs problems and a greater tendency to unionize. Sensitivity to worker needs in these offices may be thought of as a preventive attempt to make sure that decentralization decisions do not lead to high levels of worker dissatisfaction.

7. Information needs and privacy issues will become more important to the life insurance business as more information is computerized. The questions of employee access to personal information and privacy of employee records will become more complex and could become more heated.

8. The concepts of task forces, job rotation and special teams of workers are increasingly being put into practice. The effects of these new efforts on individuals and on the office structures are unknown, but could lead to some disorientation among those who are accustomed to well-delineated hierarchical structures. New types of personnel counseling and goal-setting activities may be necessary to maximize the adjustment and productivity of individuals in these groups.

9. Life insurance companies use the services of a variety of professionals, including actuaries, attorneys, physicians, etc. But there are indications that professionals do not, and will not, enjoy the special societal status they once did.

As professions are de-mythologized, judgments and decisions made by insurance company professionals

may be increasingly questioned by consumers. For example, underwriting and actuarial decisions, as well as the risk classification system itself, might increasingly be open to challenge.

Management

1. By the turn of the century, the percentage of older Americans in the population will be at an all-time high. Concern about this eventuality (along with short-term problems) has already prompted several examinations of the long-range future of the Social Security system. Retirement ages will probably increase as the baby boom generation ages, causing even more attention to be focused on public and private pension and annuity coverage. On the other hand, one answer to Social Security problems may be changes in the way our society views work and retirement. Cyclic life patterns put less of a burden on retirement policies since, in effect "retirement" is spread out as leisure time over the life cycle.

2. Some life insurance companies are planning to create offices of the future where all transactions are recorded electronically. But 1978 Council research found that 55 percent of the American public agreed with the statement that "although electronic machines and computers may be more efficient for handling routine business transactions, I would still rather deal with a person even if it raises the cost of services provided."

Is planning for future financial systems taking into account public need for human contact and the value of present human resources?

3. Many changes in the world of work fall under the aegis of Corporate Social Responsibility. Company managements would be well advised to consider the changing criteria by which corporations are judged as successful citizens, including a full examination of new responsibilities to employees and consumers. For example:

a. Responsiveness to the individual employee: providing opportunity to maximize physical and mental health.

b. Responsiveness to the community: lowering social costs by assuming responsibility for "psycho-social pollution" (by providing treatment for alcoholics, etc.) and by providing education and training opportunities.

c. Responsiveness to the nation: through voluntary and judicious affirmative action efforts, providing jobs and making investments in socially responsible ways.

These expectations about Corporate Social Responsibility may rise as the public perceives government social welfare efforts to be ineffective and if the middle class "tax revolt" spreads.

4. If unemployment continues at record highs, there may be protests (particularly by minorities) against corporations that export jobs, indirectly hire large numbers of illegal aliens or displace workers by phasing in new technologies. The life insurance business, known to be a data intensive and increasingly technology intensive industry, could become a target for such protests.

5. As the baby boom generation ages, it will continue to create "bulges" in the labor market and the consumer market. It may be necessary to tailor employment practices and marketing efforts to this age group. As these tailored approaches will only be relevant for a relatively short period of time, managements will need flexibility in order to implement and to phase out these programs in a timely fashion.

6. The disillusionment of college and post-graduate degree holders who cannot find jobs commensurate with their education may, in the long run, shift educational emphasis away from liberal arts/sciences towards trade schools and skilled crafts; i.e., more plumbers and fewer lawyers. In the short run, pressure may develop for government action through public employment, but in the long run, the private sector may suffer more severely as the ills of job dissatisfaction result in general loss in productivity.

7. As alternative work schedules become popular, more Americans could be in the position of having less money but more leisure time. If patterns of labor intensive behavior and less consumer spending become attractive to greater numbers of Americans, what would be the effect on the life insurance business?

8. Part-time workers represent one of the fastest growing groups in the labor force and other alternative work schedules seem attractive to many Americans. One of the common objections to hiring more part-time, shared-time or other alternative work schedule workers is resolving the question of

appropriate employee benefits. Should life insurance companies be providing more guidance in the design of benefit packages for alternative work schedule workers?

9. Will attempts to adopt more flexible and participatory management styles lead to higher public expectations about consumer influence on company practices and decisions? For example, could it create more pressure to make various insurance products available to individuals with non-conformist life styles?

Marketing/Sales

1. Workers don't stay at one job as long as they used to and there are projections that typical employees may change jobs—or occupations—as many as seven times during a career. Continuation of some employee benefits during non-working time is one answer to the coverage gap problem, although it is an answer that may lead to reduced incentive to purchase individual policies.

Life and health insurance companies may have to provide more group insurance portability in their services to fit new needs.

2. Even though the rush of women into paid employment will slow down, women in greater numbers will be entering the labor market. The full implications of these developments will not be felt for some time. The most serious long-term impact on the life insurance business could be decisions by working couples to limit the size of their families.

3. The women's market for life insurance may parallel men's as more women begin to have the same type of life cycle as men . . . full work-lives along with spouse/children. Marketing plans and criteria should be examined carefully to take advantage of the underinsured female segment of our working population.

4. Greater federal pressure for equal employment opportunities, including affirmative action, could from a company's point of view lead to increasing strictures on employment practices to the point where hiring and promotions are guided more by regulation than by merit. What can life insurance companies do to deal with a situation when a sense of job "security" among corporate workers diminishes the individual employee's incentive to provide for the future through life insurance?

5. As employees obtain more power in the governance of organizations, they will bring a different perspective to the consideration of fringe benefits. Group coverage will almost certainly be affected by employee decision making. For example, will employees be more concerned about health insurance first dollar coverage? Would they be willing to share higher premiums? Would young, single or two-income family employees prefer options like increased leisure time to an emphasis on group life insurance coverage?

The Agent

1. If communication technologies become available at low cost, more workers may be working at home. This would make more potential policyholders accessible to salespersons during daytime hours and could make sales positions more attractive to women.

2. The availability of more sophisticated technology and the interests of better-educated consumers combine to require more extensive training of agents. In the face of already prohibitive training costs, should agent/mentor apprentice relationships (which are working well on a limited basis) or the rotation of sales trainees through home office jobs, be considered as alternatives or supplements to present training systems?

3. One of the attractive aspects of an agent's job is the possibility of having a flexible work schedule. As flexibility becomes more valued, will it be easier to recruit agents?

Disability

1. As attitudes toward work change, a new breed of workers enter the labor force and technology makes it possible to work at home, companies may need to redefine disability. Will insurance continue to be developed to cover disability for people working at home? Will malingering become a serious factor among double income families? Will changes in loyalty attitudes toward employers lead to greater incidence of malingering masquerading as disability?

2. During sabbaticals or other employee absences for extended periods, group coverages that normally terminate may be continued for workers no longer actively employed. Are traditional tests of disability applicable if the inactive employee becomes disabled?

3. More job-related health problems are mental rather than physical. It has been estimated that up to 80 percent of the patients a doctor sees have ailments related to problems in living. Workers' compensation plans, already burdened with escalating costs, may be asked to cover more claims related to psychological trauma. As an attempt at cost control through prevention, should group health plans provide more liberal benefits for treatment of nervous and mental conditions? Is there a way to provide coverage for the self-help groups (such as Alcoholics Anonymous) which have enjoyed great success with mental health problems?

4. As the retirement age is moved upward and the nature of disability becomes more subjective, there may be a need to re-think employee benefit designs. From the planning point of view, it may be feasible to combine income replacement for disability and retirement into a single program with the same benefits.

5. As the retirement age is moved upward and the nature of disability becomes more subjective, there may be a need to re-think employee benefit designs. From the planning point of view, it may be feasible to combine income replacement for disability and retirement into a single program with the same benefits. A program of this type may also be necessary to avoid the potential age discrimination objections attached to retirement programs.

New Products and Practices

1. It is clear that as workers' lives change because of changes in the nature of work, the financial services they require also change. As a result, some life insurance companies are beginning to think beyond conventional product parameters in terms of services. This includes preventive health care packages, pay for staying in good health, and annuities as employee benefits during sabbaticals.

2. As it becomes more commonplace to change jobs and careers frequently, and as the need for job retraining grows, life insurance companies will want to give consideration to investing in agencies, institutions, and technologies that will be employed in orienting, retraining and placing workers in new jobs or careers. Organizations that provide child care or that rehabilitate disabled workers might also be wise investments.

3. Both health and life-writing companies will need to accommodate new patterns of work and provide services which help employers assume responsibility to employees. For example:

more flexibility in provisions of policies;
more individual choice;
more rehabilitation;
more stop and go payment provisions; and
more provisions that allow changing the level of premiums.

To develop this section of the report, the Council convened a workshop of TAP monitors, company officers and experts in the field of work to discuss and speculate on the implications of this report for the life insurance business. (See list of participants).

The preceding material is based, in large part, upon the workshop discussion. It is not a prescription for the future. Rather, it is intended to stimulate thought about the future.

TAP #17 Workshop Participants

Anthony Autin, Jr., Vice President-Administration, Pan-American Life Insurance Co.; Jalynn Bennett, Investment Manager, Canadian Equities, The Manufacturers Life Insurance Co.; Dr. Robert Carlson, Vice President-Research, LIMRA; E. Edward Clarke, Director, Strategic Planning, Connecticut General Life Insurance Co.; John A. Fibiger, FSA, Executive Vice President, Home Office Administration, New England Mutual Life Insurance Co.; Richard W. Hynson, Home Life Insurance Company of NY; Barbara Lautzenheiser, Vice President and Actuary Bankers Life Insurance Co. of Nebraska; Laurence P. LeTourneau, CLU Superintendent, Manpower Development, The Northwestern Mutual Life Insurance Co.; Murray J. Marvin, Senior Vice President, Director of Corporate Planning, North Carolina Mutual Life Insurance Co.; Dorothy McDonough, Personnel Director, The Prudential Insurance Co. of America; Dr. Marnie Mueller, Assistant Director Corporate Research, Connecticut Mutual Life Insurance Co.; John Naisbitt, Chairman of the Board, Center for Policy Process; Michael J. O'Brien, Vice President, LOMA; Lou Phillips, Director, Task Force on Work, Civil Service Commission; R. Wesley Shope, President, Educators Mutual Life Insurance Co.; Arthur Shostak, Professor of Sociology, Dept. of Sociology and Psychology, Drexel University; Anne-Marie Stewart, Manager, Information Services, Human Resources Division, The Manufacturers Life Insurance Co.

STRAWS IN THE WIND

It is impossible to include in each Trend Report all issues raised in the Trend Analysis Program. This feature excerpts items directly from the summaries of the Council's Staff Abstract Analysis Committee (AAC) meetings (held bimonthly) in an effort to give you a timely snapshot of some additional interesting and relevant issues of the past few months.

The numbers in parentheses refer to the index numbers of the abstracts.

AAC Minutes #54, February 21, 1978

THE SINS OF THE CHILDREN . . .

To combat "parental delinquency," the Chicago City Council passed an ordinance which requires parents to make restitution for any acts of vandalism committed by their children. In suburban communities where similar ordinances have been passed, vandalism has decreased. Success is attributed to the fact that parents must pay out of their own pocketbooks. (5B-09-28)

FREUDIAN SLIP-UP

There is a negative correlation between therapy and criminal behavior, reports a thirty year follow-up study of Massachusetts youth. The purpose of the study was to determine if counseling deters youths with "difficult" and "average" behavior from later involvement in crime. Researcher Joan McCord of Drexel University suggests that the negative effects of therapy may be explained by the possibility that the children became too dependent on their counselors and thereby never acquired the necessary skills to care for themselves. AAC comment: Traditional psychotheraphy has been under fire by the public for perceived failures in providing solutions to social and individual problems. Disenchantment with psychotherapy has led to experiments with other solutions; one recent study claims "running therapy" (where counselors run with patients and talk over problems) is as effective as psychotherapy in relieving symptoms of depression. (3A-03-28, 5B-04-88)

AAC Minutes #56, August 4, 1978

SUPERMIND

Biofeedback research performed by Barbara Brown at the Veterans Administration Hospital in Sepulveda, California leads Dr. Brown to believe that "human beings possess capabilities of mind that are literally beyond genius." She believes that the human mind controls the physical activities of the brain, that diseases originate in intellectual processes and that the human will is an independent function of the mind.

Brown believes that the highest-order intellectual capacities reside in what we call the unconscious. AAC comment: In the future, public support of legitimate scientific research and development may wane while support of parapsychology and similar phemonena increases. In response to this fear, a group of scientists have formed the Committee for the Scientific Investigation of Claims of the Paranormal. The organization's main concerns are maintaining continued government support of legitimate science and encouraging the public to question various theories which claim to be scientifically true. (5A-07-127, 5A-03-088)

HEALTH STATISTICS STYMIED

A "black hole" in our national statistics may be created if California passes a bill which eliminates the data-collecting functions of birth certificates. The proposed bill would create a Maternal and Child Health Questionnaire which would include no identifying information on the parents or infant and could not be linked to the child's birth certificate. The bill is a reaction to the issue of individual privacy—it is supported by the California branch of the American Civil Liberties Union, women's rights groups and the NAACP. AAC comment: Passage of similar bills in other states could weaken the chance of developing national health data systems to be used for epidemiological studies and disease control. (3B-02-88)

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The Trend Reports are based on abstracts of articles prepared by a team of over 100 life insurance company executives who serve as monitors in the Trend Analysis Program. These monitors continually track over 60 publications designed to represent new thoughts in American society about trends of significance to the future of the business. The abstracts reflect the observations of the authors of the original articles. Trend Reports also contain pertinent data from other sources. The viewpoints which appear in this report should not necessarily be considered as representing those of the Council, its member companies, or the Trend Analysis Program participants.

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